

# OUR COMMON B.O.N.D.

JANUARY 2003

## Your Neighborhood Financial Partner since 1972.

### It is Your Neighborhood, Your Credit Union, and Your Calendar

#### Winning Photos Worth Cash!

We are getting ready to publish the B.O.N.D. Community Federal Credit Union calendar 2004.

Here is where you fit in. As in the past 2 years, we want this to be a calendar of the neighborhoods served by B.O.N.D., and we want your photos of those neighborhoods.

Show us Little Five Points, Lake Claire, Oakhurst, Fourth Ward, Inman Park, and Candler Par through your own photos. Enter your photos by dropping them off or mailing them to B.O.N.D. Credit Union Calendar Photo Contest.

#### Deadline for entries is March 31, 2003.

We said this was worth cash, and we mean it. Winning photos are worth \$50.00 each to the photographer.

But do not wait! You will not get another newsletter before the deadline, so this may be the last reminder you get. Start clicking now, or find pictures you have already taken and enter them!

After all, it is your neighborhood, your credit union, and your calendar.



### Calendar Signing a Huge Success!

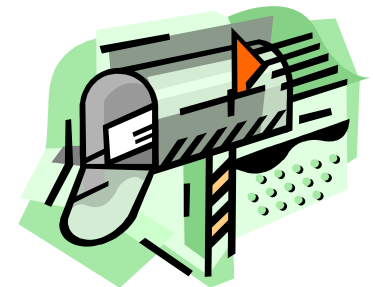
With an even larger turn out than last year, the 3<sup>rd</sup> annual B.O.N.D. Federal Credit Union calendar signing was a big success. Members enjoyed refreshments as they got their calendars signed personally by the local photographers whose work is featured in the 2003 calendar.

The calendar signing was part of the celebration for the International Credit Union Week and was held on October 17<sup>th</sup> International Credit Union Day.

There are still a few calendars left, but hurry! The 2003 calendars went fast!

### Coming Soon to Your Mail Box!!!

Exciting News  
from your  
Credit Union.



### Own Your Dream Home and discover the difference COMMUNITY makes!

B.O.N.D. is now offering 25 years mortgage, 5.75% fixed for the first 5 years.



### Tax time is coming, sooner than you think.



Want to hold on to more of your hard-earned cash? An IRA from B.O.N.D. is one way to do that.

Call or stop in for more information on Traditional, Education, and Roth IRAs.

Where else? At your B.O.N.D. Community Federal Credit Union.



## Our Election Will Be Decided on the Day You Vote! And You Can Be a Candidate

At our Annual meeting on May 17<sup>th</sup>, we will be voting to fill four positions on our all-volunteer Board of Directors. Did you know that any B.O.N.D. member can place her or himself in nomination as a candidate for the Board?

All it takes is a petition signed by 1% of the members (that is 42 signatures this year), filed at the credit union no later than 6:00 pm on March 17<sup>th</sup>, 2003. You must follow this procedure to become a candidate. No nominations will be accepted from the floor at Annual Meeting.

### What Qualifications Do Candidates Need?



Some background in financial matters is useful. Board members should be able to read financial reports, and understand the terminology. If you have a background in accounting, bookkeeping, or other financial work, or if you have served on a credit union board of directors elsewhere, by all means step up and nominate yourself.

### What Does the Board Do?



The Board of Directors meets once a month to set policy and goals for the Credit Union. Among other things, the Board declares dividends and interest refunds, fixes loan policies regarding interest rates and maturity, appoints members to the Supervisory Committee and Credit Committee, and hires managers as needed.

## Thanks for Your Generosity



We have always believed that the members of the B.O.N.D. Community Federal Credit Union are a special group of people, and that was proven in the nicest way during the holiday season.

When we asked you to make donations of food and other necessities for needy families, you opened your hearts and gave generously.

We thank you for helping others less fortunate, and for remembering them in the midst of the most hectic season of the year.

Thank you! Your generosity means so much to so many.

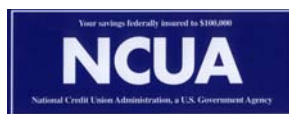
## Tips for Increasing Your Savings



Make it a point to deposit part of each pay check into savings. Pay yourself first.

Set up monthly automatic transfers from checking to savings.

Open a Certificate of Deposit (CD), and earn B.O.N.D.'s great rates!



## B.O.N.D. Services:

### Checking Account

Earn interest on your checking account. Get free checking with a low minimum balance at B.O.N.D.

### Special Accounts

Holiday club, vacation club, and escrow savings accounts.

### Savings Accounts

Above-average interest on all regular savings (share) accounts.

### Certificate Accounts

Certificates of deposits earn very good rates, with minimums of \$500.00

### Loans

Consumer loans, signature loans, auto loans, real estate loans, and debt consolidation loans

### IRAs

Become part of our Individual Retirement Account Program.

### You'll Find Us...

In the Point Center Building  
433 Moreland Avenue  
Atlanta, GA 30307  
Phone (404) 525-0619

[www.bondcu.com](http://www.bondcu.com)

[bondcu@mindspring.com](mailto:bondcu@mindspring.com)

### Our Hours:

Mon-Fri 11:00 am – 6:00 pm  
Saturdays 11:00 am – 3:00 pm

### Our Board of Directors

*Board Members:*

Brent Lee  
Dedra Evans  
Jeffrey Horst  
Mike Martinez  
Steve Suna

*Chairman:*

Bob Duckworth

*Secretary:*

Andy Bailie

*Treasurer:*

Lee Brannan

*Vice Chairman:*

Dennis Holmes

*Supervisory Committee Chair*

Brent Lee

### Holiday Closings:

New Year Day, Jan. 1<sup>st</sup>

Martin Luther King Jr, Jan. 20<sup>th</sup>

President Day, Feb. 17<sup>th</sup>

JANUARY 2003